


The Traveller's Guide to the Ontario Health Insurance Plan

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FOREWORD

This booklet outlines parts of the Ontario Health Insurance Plan* that concern Ontario residents travelling outside Ontario, and gives information for visitors and newcomers to the province. All information in this booklet is subject to the current provisions of the Ontario Health Insurance Act and Regulations.

Use your plan wisely

Ontario Health Insurance is designed to help pay for the insured health services you need when you are sick or injured.

**For full details of the Plan, see the booklet "A general Guide to the Ontario Health Insurance Plan", obtainable from your local OHIP office. (See list on page 14).*



INTRODUCTION

Because the Ontario Health Insurance Plan (OHIP) works so smoothly in the province, many residents have almost forgotten what a doctor's bill or a hospital bill looks like.

If you require medical attention when travelling outside the province, though, you may get an abrupt reminder — unless you make yourself familiar with the terms of your coverage before starting your trip.

The Plan pays for medical and hospital care for insured benefits anywhere in the world. Insured benefits for hospital, emergency in-patient treatment, or out-patient treatment following an accident, are payable at the rates charged. Insured benefits for physicians' treatment, whether in or out of hospital, will be paid at the rates applicable in Ontario. The patient is responsible for payment of any charges for medical services received outside Ontario. The Plan will only reimburse the patient at the Ontario rate and this could be considerably less than the costs incurred.

(The Plan is designed to give comprehensive basic coverage in Ontario at low cost. Covering all extra expenses incurred by people in their travels outside the province would unfairly increase premiums for everyone.)

So if you're planning a journey outside Ontario . . . where health care costs may be more expensive than here . . . it may be worth noting that extra coverage is available from private insurers, several of whom have plans for just that purpose.

A reminder if you plan to travel outside Canada: Allow ample time to immunize yourself and your family against preventable diseases which may be prevalent in the areas you intend to visit. Your local medical officer of health can tell you what protection you need. Your family doctor or local health unit can then provide you with this necessary immunization.

Information for visitors, newcomers to the province and returning former residents will be found on page 12. Information for present Ontario residents leaving to take up residence outside the province will be found on page 13.

INSURED BENÉFITS OUTSIDE ONTARIO

Hospital benefits

Injuries or unforeseeable emergencies. If you require hospital treatment for an unforeseeable emergency or for an injury received anywhere outside Ontario, the Plan will pay for insured hospital services (standard ward accommodation) in full.

Elective hospital care. Outside Canada, payments for in-patient or out-patient treatment for elective hospital care cannot exceed an amount equivalent to the cost of comparable hospital services in Ontario.

(a) Hospitals in all Canadian provinces will accept your OHIP card and will deal directly with the Plan if you are admitted as an in-patient.

If you receive treatment as an out-patient, you must pay the hospital, obtain an itemized receipt, and send it to the Plan for reimbursement. (See page 11 for details.)

(b) Many U.S. hospitals near the Canadian border and in other states (e.g. Florida) will accept your OHIP card and deal directly with the Plan if you are admitted as an in-patient.

If you receive treatment as an out-patient, you must pay the hospital, obtain an itemized receipt, and send it to the Plan for reimbursement. (See page 11 for details.)

(c) *Elsewhere* (in the U.S. or in other countries), you must pay the hospital and obtain an itemized receipt to be sent to the Plan for reimbursement of insured services, whether you receive treatment as an in-patient or as an out-patient.

Help in financial emergencies. A serious and unforeseen medical emergency far from home may lead to a financial emergency if the hospital is not familiar with the Ontario Health Insurance Plan. In this situation, the hospital should be asked to phone or write immediately to your OHIP district office on your behalf (quoting your Ontario Health Insurance number) so the coverage provided may be confirmed.

Emergency action of this nature is restricted to insured benefits provided on an in-patient basis, and can be provided only in cases of genuine emergency. Carry this booklet with you for reference, and be sure you carry your OHIP identification card with you at all times.



Ambulance Service

If the use of an ambulance is medically necessary, the Plan will pay 75 per cent of the charges, up to the amount the Plan would pay for the same service in Ontario. To obtain reimbursement you must supply:

- (a) a detailed receipt showing the number of miles the patient was transported; and
- (b) a certificate from a medical practitioner stating that the ambulance services were justified on medical grounds.

The ambulance must be supplied by a licensed ambulance service (municipal, hospital, private or volunteer).

Psychiatric and tuberculosis care

Benefits, at the approved rate, limited to sixty days' care, are provided only if an acute attack requires an insured resident to be admitted into a tuberculosis sanatorium or psychiatric hospital outside Ontario.



Physicians, chiropractors, optometrists, osteopaths and chiropodists

If you require treatment outside Ontario, you will probably have to pay the bill directly.

You should obtain an itemized account, giving the diagnosis and details of the services rendered. Your claim to the Plan must provide the information set out on Page 11.

Important!

Since, by law, the Plan cannot reimburse you for more than the amount it would have paid for the same services in Ontario, all of your costs may not be covered. This is of particular importance in some centres in the United States where professional fees may be much higher than in Ontario. The possible advisability of extra coverage from private insurers is discussed on page 5. Claims for physician and practitioner services are reimbursed in Canadian funds in accordance with the fees listed in the OHIP Schedule of Benefits.

Physiotherapy, occupational therapy, speech therapy and radio-therapy

These are not covered by the Plan outside Canada, *except where essential treatment is provided by a hospital on an in-patient basis.*

In all Canadian provinces these services are covered by the Plan if essential treatment is provided by a hospital on an in-patient or out-patient basis.

Please . . . Always quote your Ontario Health Insurance number when communicating with the Plan.

SERVICES NOT COVERED

(a) The following are not insured benefits in Ontario or elsewhere:

- care in health spas or similar facilities;
- hospital charges for private or semi-private accommodation;
- hospital visits solely for administering of drugs;
- charges for dental care, except as specified; (for details see booklet "The Ontario Health Insurance Plan — general guide");
- eyeglasses, artificial limbs, crutches, special braces and other such appliances;
- private-duty nursing fees;
- Prescription drugs or drugs taken home from the hospital;
- transportation charges, other than approved ambulance service;
- medical examinations required for applications for employment or the continuance of employment, life insurance, or admission to universities, colleges, camps or recreational activities;
- cosmetic surgery;
- any health service other than those provided by approved hospitals or practitioners, as specified.

(b) The following are insured benefits in Ontario only:

- home care;
- health care in nursing homes or in homes for the aged.

HOW TO CLAIM BENEFITS

SEE LAST PAGE FOR CLAIM FORM FOR PHYSICIAN AND PRACTITIONER SERVICES.

- (a) It is important to note that claims must be submitted within six months of the date of service.
- (b) The reason for your absence from Ontario should be stated, e.g. business trip, vacation, temporary absence from Ontario previously reported, etc.
- (c) Claims should be sent to OHIP for payment before submission to your supplementary carrier.
- (d) Claims must be supported by an itemized statement and medical certificates applicable to the claim.
- (e) Receipts for partial or total payments *must* be submitted with itemized hospital accounts.
- (f) Claims should provide the following information, clearly printed or typed:

Personal information required

1. Family name and two first initials of OHIP subscriber, as shown on OHIP card.
2. Subscriber's OHIP number, as shown on OHIP card.
3. Subscriber's *Ontario* address in full and address to which payment should be sent, if different.
4. Patient's first name.
5. Patient's date of birth (month and year).
6. Patient's sex.
7. Patient's relationship to the OHIP subscriber.

Professional information required

1. Physician's or other practitioner's full name, initials and address.
2. Diagnosis.
3. Description of medical service performed.
4. Dates of services.
5. Number of services.
6. Fee charged for each service.

And, if you were hospitalized:

7. Hospital name.
8. Dates of hospital admission and discharge.
9. Time spent on administration of anesthesia, or assistance at surgery, if applicable. (You should obtain this information from the hospital.)
10. Referring physician's name.

Please . . . Always quote your Ontario Health Insurance number when communicating with the Plan.

NEWCOMERS TO ONTARIO AND RETURNING FORMER RESIDENTS

The Ontario Health Insurance Plan is available to Ontario residents only. New and former residents should get in touch with their local OHIP office (see page 14) immediately on their arrival or return.

Visitors

The Plan does not provide coverage for visitors to Ontario unless they have an Employment Visa and apply for coverage.

Many visitors are already covered by either a government or private health insurance plan. However, it is wise to make sure that their health insurance is “portable” in the same way as the Ontario Health Insurance Plan — that is, that its benefits continue wherever they go.

Visitors who find they are not covered by health insurance during their stay in Ontario may wish to note that short-term health insurance plans are available from several private insurers.

RESIDENTS LEAVING ONTARIO

Temporary absence

In certain circumstances, residents of Ontario may arrange to continue coverage while living temporarily outside the province.

If you wish to take advantage of this provision, before you leave — or as soon as you are aware that a short-term visit is likely to be extended beyond 3 months — you should apply to the Plan for details, giving the reason for, and the expected duration of, your absence.

Permanent absence

If you leave Ontario to take up residence elsewhere, you may continue your OHIP coverage until other health insurance becomes effective, or *for up to the fourth month* after you leave Ontario, whichever comes first. Your notification must state the date when you leave, or expect to leave, Ontario.

YOUR IDENTIFICATION CARD

Each insured subscriber or family is provided with two copies of an identification card bearing their Ontario Health Insurance number. This card should always be readily available.



OHIP OFFICES

***Barrie**

114 Worsley Street
Tel. 726-0326

Hamilton

25 Main Street West
Tel. 528-3481

***Kenora**

333 2nd Street South
Tel. 468-9554

Kingston

1055 Princess Street
Tel. 546-3811

***Kitchener**

665 King Street East
Tel. 745-7379

London

227 Queens Avenue
Tel. 433-4561

Mississauga

201 City Centre Drive
Tel. 275-2730

Oshawa

44 Bond Street West
Tel. 576-2870

Ottawa

75 Albert Street
Tel. 237-9100

***Peterborough**

139 George Street North
Tel. 743-2140

***Sarnia**

568 North Christina Place
Tel. 337-3667

***St. Catharines**

15 Church Street
Tel. 682-6658

Sudbury

199 Larch Street
Tel. 675-4261

Thunder Bay

435 James Street South
Tel. 475-1351

***Timmins**

38 Pine Street North
Tel. 267-1164

Toronto

2195 Yonge Street
(at Eglinton)
Tel. 482-1111

***Windsor**

1427 Ouellette Avenue
Tel. 258-7560

**Information offices only.
No claims processed.*

HOW TO CLAIM BENEFITS

It is important to note that claims must be submitted within six months of the date of service.

The reason for your absence from Ontario should be stated, e.g. vacation, business trip, temporary absence previously reported, etc.

Date of Departure _____ Date of Return _____

For hospital benefits, an itemized account from the hospital is required and must include receipts for partial or total payments.

For physician or practitioner benefits, an itemized account from the physician/practitioner or the form below completed by him is required.

Claims should provide the following information:

Personal information required	Professional information required	And, if you were hospitalized:
1. Family name and two first initials of OHIP subscriber, as shown on OHIP card.	1. Physician's or other practitioner's full name, initials and address.	7. Hospital name.
2. Subscriber's OHIP number, as shown on OHIP card.	2. Description of medical services performed.	8. Dates of hospital admission and discharge.
3. Subscriber's Ontario address in full and address to which payment should be sent, if different.	3. Description of medical services performed.	9. Time spent on administration of anesthesia, or assistance at surgery, if applicable. (You should obtain this information from the hospital.)
4. Patient's first name.	4. Dates of services.	10. Referring physician's name.
5. Patient's date of birth (month and year.)	5. Number of services.	
6. Patient's sex.	6. Fee charged for each service.	
7. Patient's relationship to the OHIP subscriber.		

Please. Always quote your Ontario Health Insurance Act when communicating with the Plan.

Comments or Remarks: _____

SEND THIS FORM TO YOUR OHIP OFFICE (ADDRESSES PAGE 14 & 15)

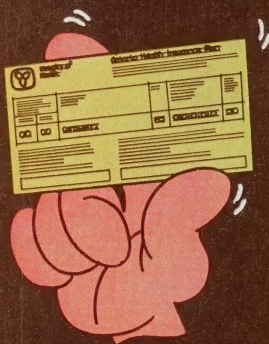
PHYSICIAN'S NAME ADDRESS (PLEASE PRINT OR TYPE)		PLEASE DO NOT WRITE IN THIS AREA		ONTARIO MINISTRY OF HEALTH																	
		OHIP NUMBER		SUBSCRIBER'S LAST NAME (PLEASE PRINT OR TYPE)																	
		PATIENT'S FIRST NAME (PRINT)		INITIALS																	
		PAY SUBSCRIBER		PATIENT'S SEX																	
		SUBSCRIBER'S ONTARIO ADDRESS (PLEASE PRINT OR TYPE)		REFERRING PHYSICIAN																	
SUBSCRIBER'S ONTARIO ADDRESS (PLEASE PRINT OR TYPE)		TOWN OR CITY		POSTAL CODE																	
SERVICE(S) RENDERED IN: <input type="checkbox"/> OFFICE <input type="checkbox"/> HOME <input type="checkbox"/> HOSPITAL OUT-PATIENT <input type="checkbox"/> HOSPITAL IN-PATIENT																					
DATES OF SERVICES DESCRIPTION OF MEDICAL SERVICE FEE FOR EACH SERVICE																					
<table border="1"> <tr> <td colspan="2">FOR OHIP USE ONLY</td> <td colspan="2">FOR OHIP USE ONLY</td> </tr> <tr> <td colspan="2">REFERRING PHYS. NO.</td> <td colspan="2">HOSP/INST NO.</td> </tr> <tr> <td colspan="2">ADMISSION DATE</td> <td colspan="2">IN-PATIENT</td> </tr> <tr> <td colspan="2">DAY MONTH YEAR</td> <td colspan="2">DAY MONTH YEAR</td> </tr> </table>						FOR OHIP USE ONLY		FOR OHIP USE ONLY		REFERRING PHYS. NO.		HOSP/INST NO.		ADMISSION DATE		IN-PATIENT		DAY MONTH YEAR		DAY MONTH YEAR	
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REFERRING PHYS. NO.		HOSP/INST NO.																			
ADMISSION DATE		IN-PATIENT																			
DAY MONTH YEAR		DAY MONTH YEAR																			
PHYSICIAN'S SIGNATURE																					
PRACTICE TYPE/SPECIALTY																					

ONTARIO HEALTH INSURANCE PLAN

WHICH IS MY OHIP DISTRICT OFFICE?

If you live in this county, district or region	Your OHIP district office is:	If you live in this county, district or region	Your OHIP district office is:
Algoma	Sudbury	Oxford	London
Brant	Hamilton	Parry Sound	Sudbury
Bruce	Hamilton	Peel	Mississauga
Cochrane	Sudbury	Perth	London
Dufferin	Hamilton	Peterborough	Oshawa
Dundas	Ottawa	Prescott and	
Durham	Oshawa	Russell	Ottawa
Elgin	London	Prince Edward	Kingston
Essex	London	Rainy River	Thunder Bay
Frontenac	Kingston	Renfrew	Ottawa
Glengarry	Ottawa	Russell	Ottawa
Grenville	Kingston	Simcoe	Oshawa
Grey	Hamilton	Stormont,	
Haldimand-		Dundas and	
Norfolk	Hamilton	Glengarry	Ottawa
Haliburton	Oshawa	Sudbury	Sudbury
Halton	Mississauga	Thunder Bay	Thunder Bay
Hamilton-		Timiskaming	Sudbury
Wentworth	Hamilton	Victoria	Oshawa
Hastings	Kingston	Waterloo	Hamilton
Huron	London	Wellington	Hamilton
Kenora	Thunder Bay	York (excluding	
Kent	London	Metropolitan	
Lambton	London	Toronto)	Oshawa
Lanark	Ottawa		
Leeds and		Metropolitan Toronto	
Grenville	Kingston	Borough of	
Lennox and		East York	Toronto
Addington	Kingston	Borough of	
Manitoulin	Sudbury	Etobicoke	Mississauga
Middlesex	London	Borough of	
Muskoka	Oshawa	North York	
Niagara	Hamilton	(North of	
Nipissing	Sudbury	Hwy. 401)	Mississauga
Northumberland	Oshawa	Borough of	
Ottawa-Carleton	Ottawa	North York	
		(South of	
		Hwy. 401)	Toronto
		Borough of	
		Scarborough	Oshawa
		Borough of York	Toronto
		City of Toronto	Toronto

Please . . . always quote your Ontario Health Insurance number when contacting the Plan.



Ontario

Better health
for a better life

Ministry of
Health

Dennis R. Timbrell,
Minister

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